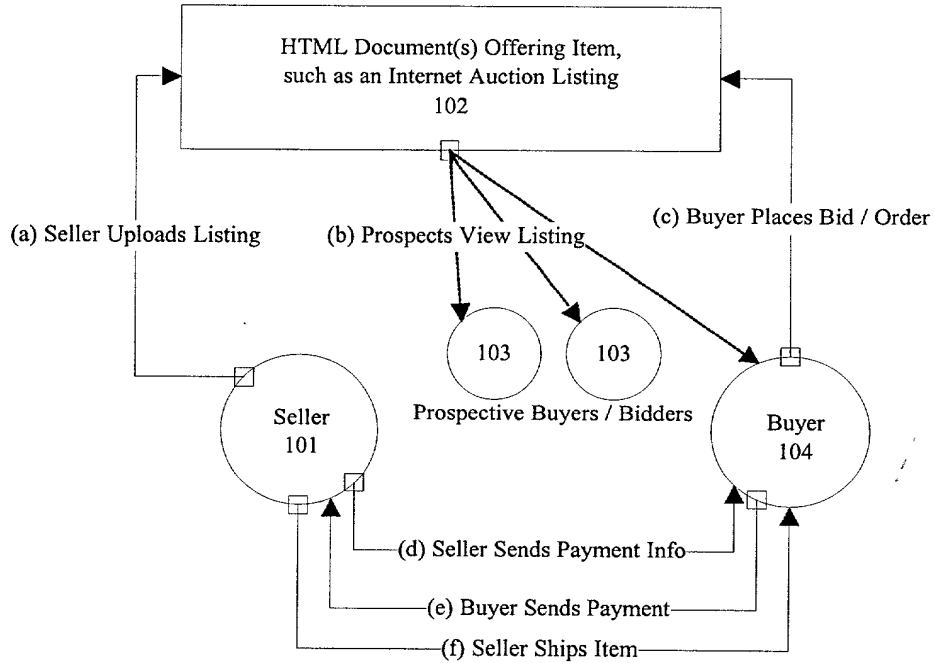
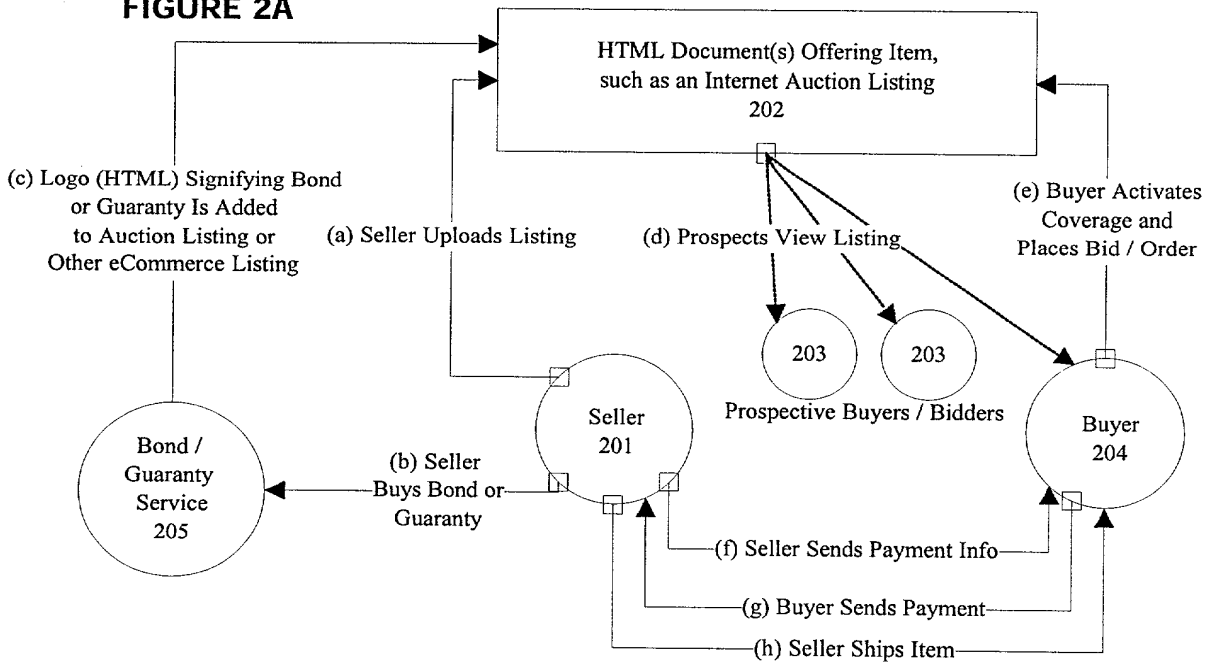


**Typical Internet Auction
or Other eCommerce Transaction
FIGURE 1**

SHEET 1

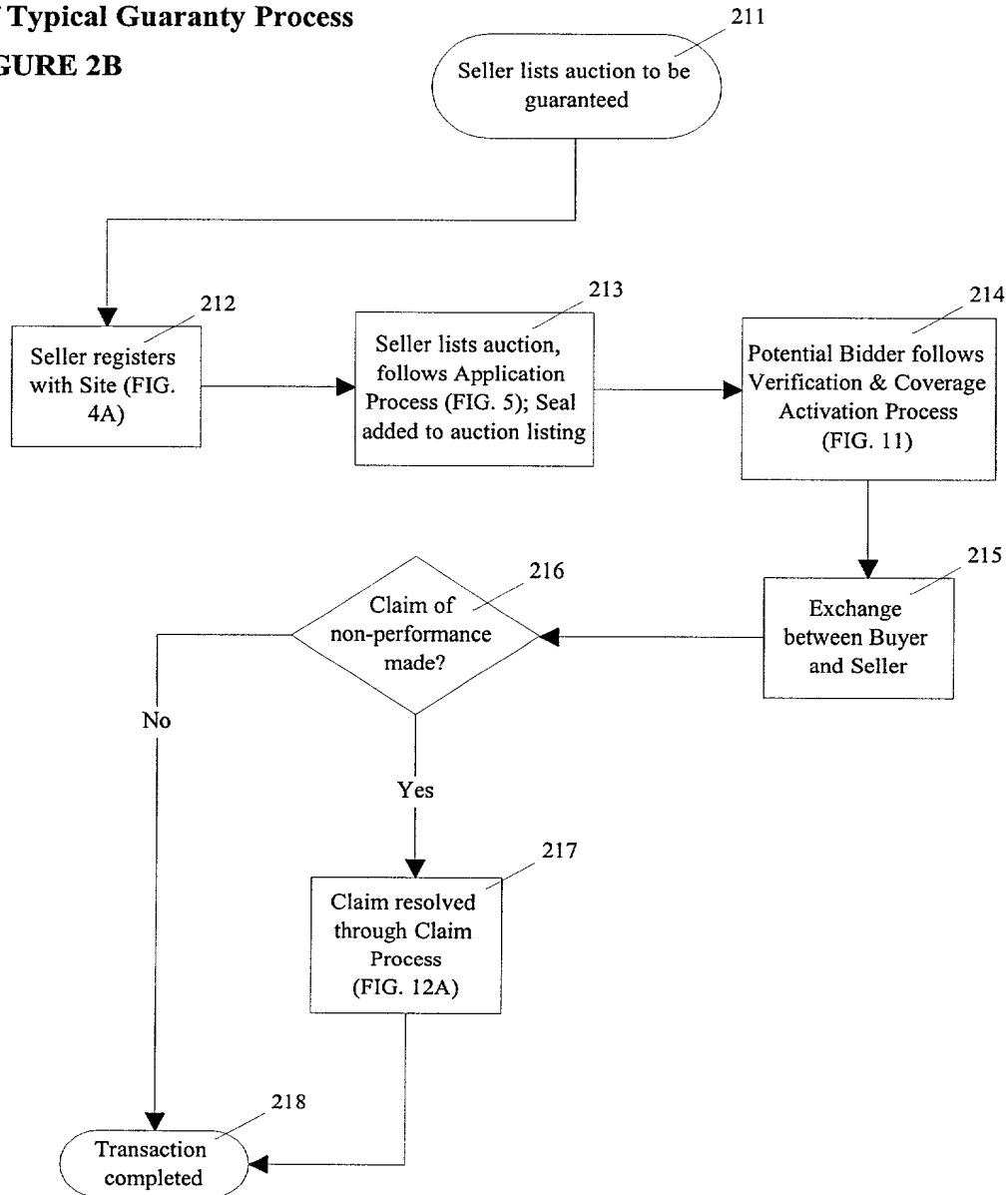


**Bonded or Guaranteed
Internet Auction or Other
eCommerce Transaction
FIGURE 2A**



Overview of Typical Guaranty Process

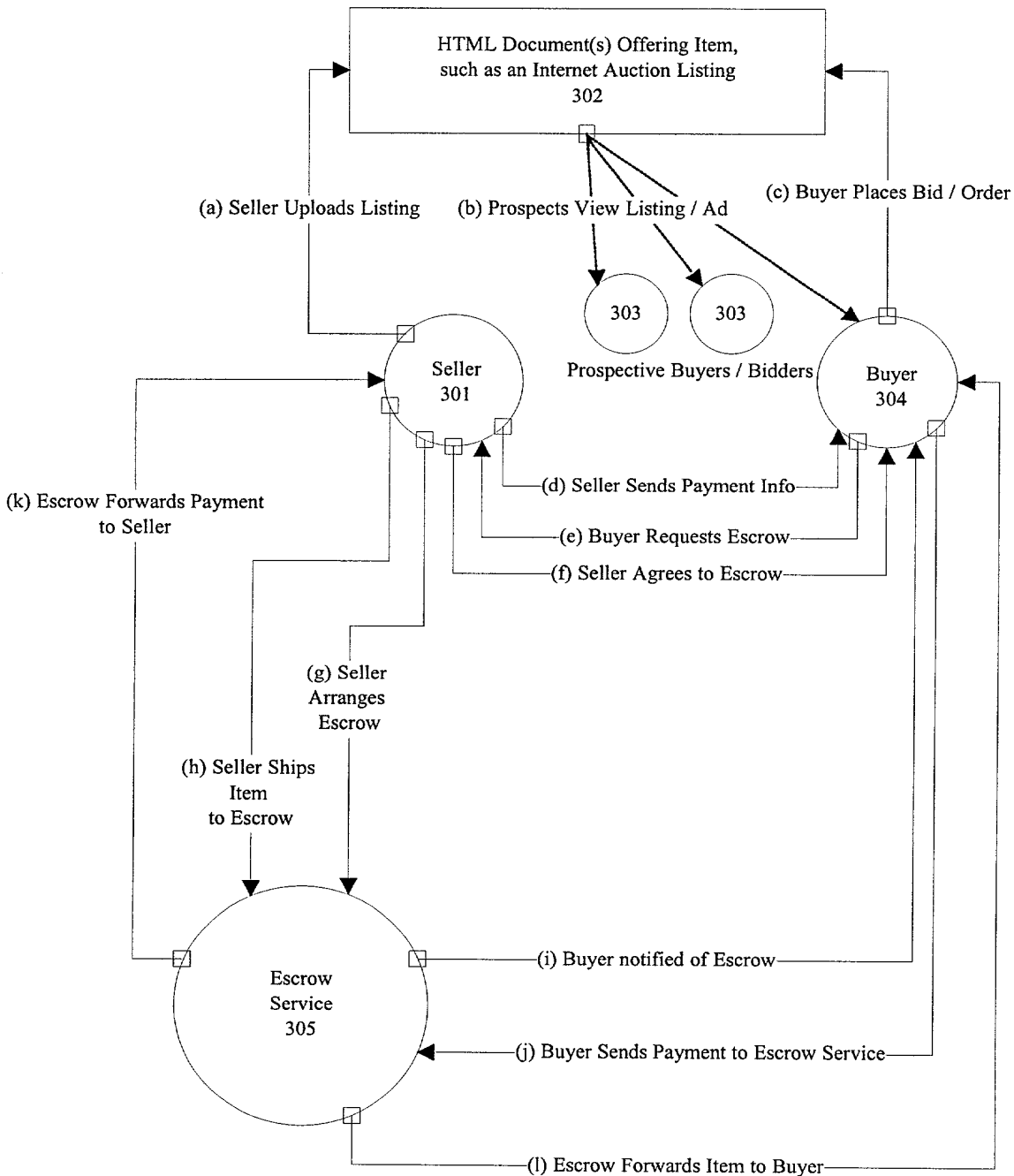
FIGURE 2B



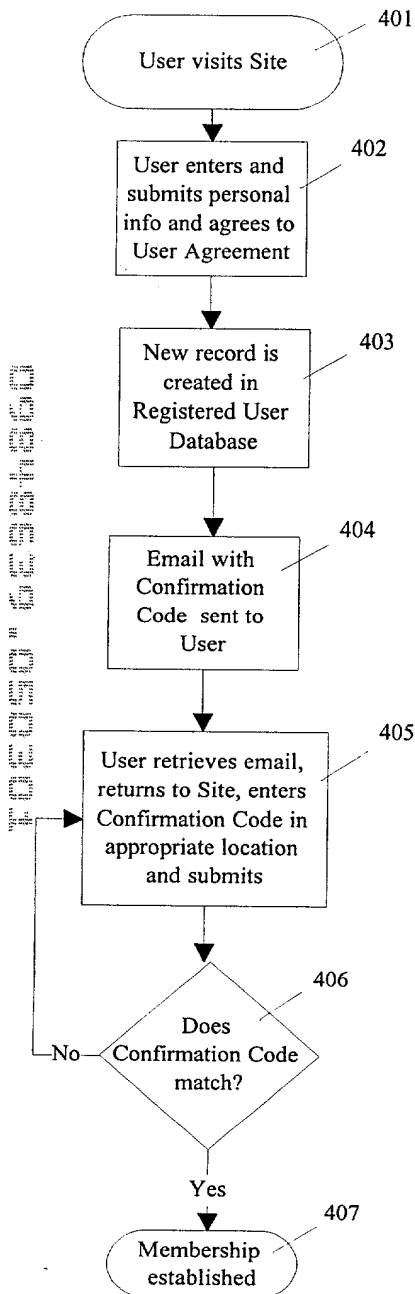
**Typical Internet Auction
or Other eCommerce Transaction
Using Escrow Service
FIGURE 3**

SHEET 3

FIGURE 3

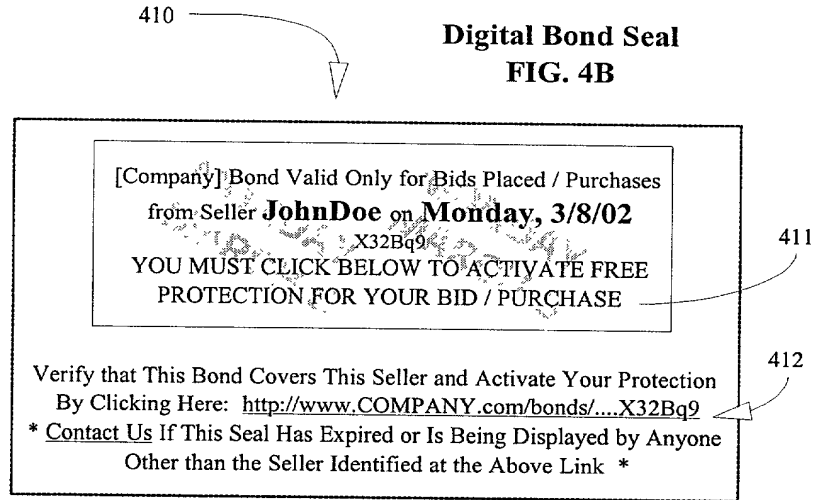


Registration Process
FIGURE 4A

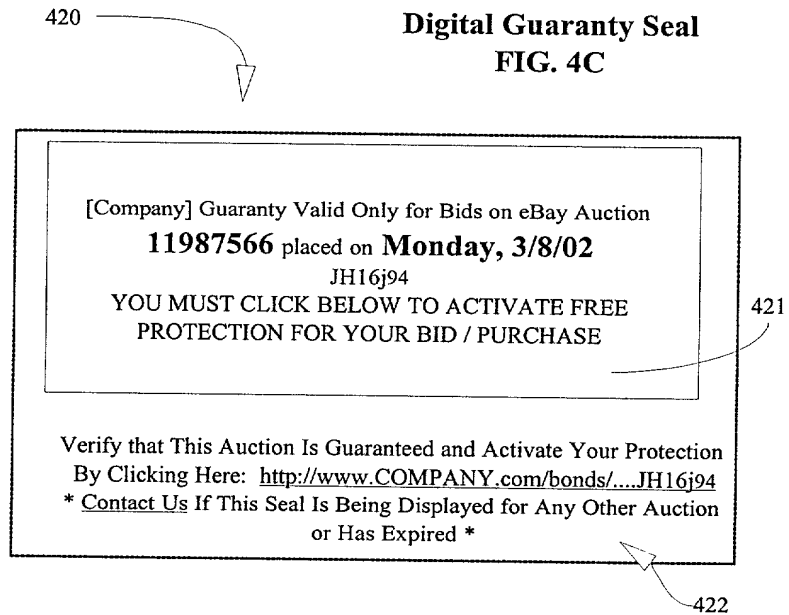


SHEET 4

Digital Bond Seal
FIG. 4B



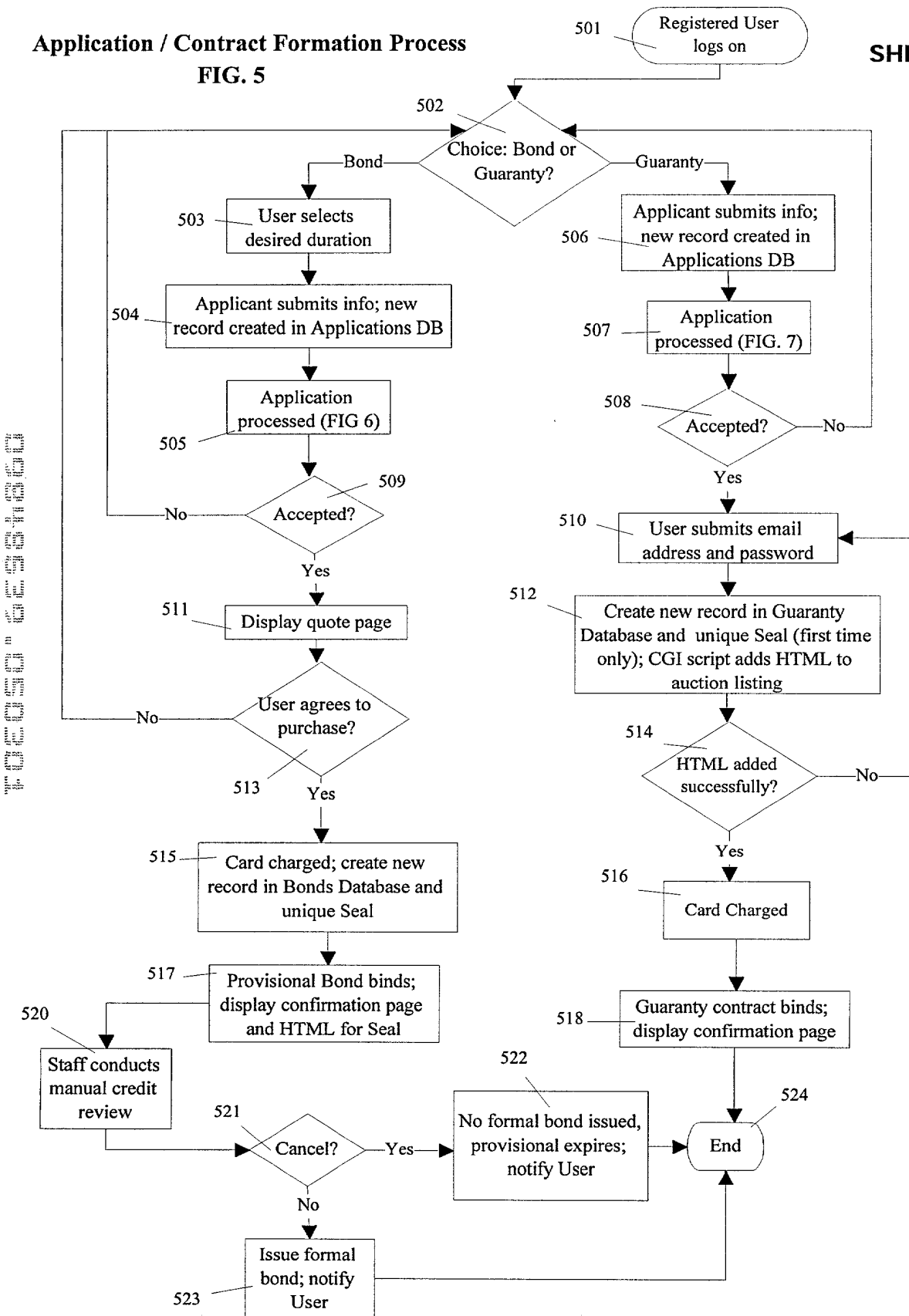
Digital Guaranty Seal
FIG. 4C



Application / Contract Formation Process

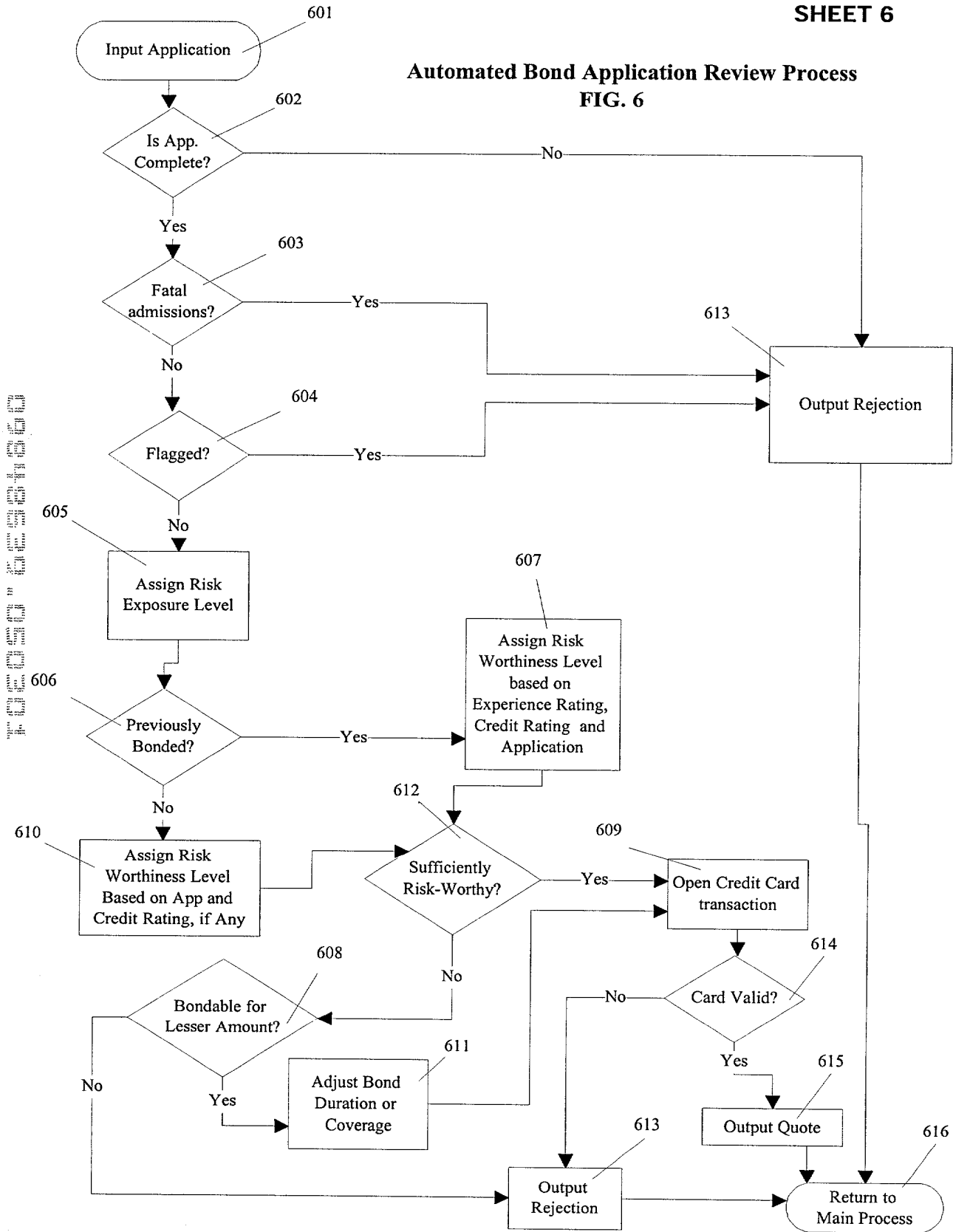
FIG. 5

SHEET 5



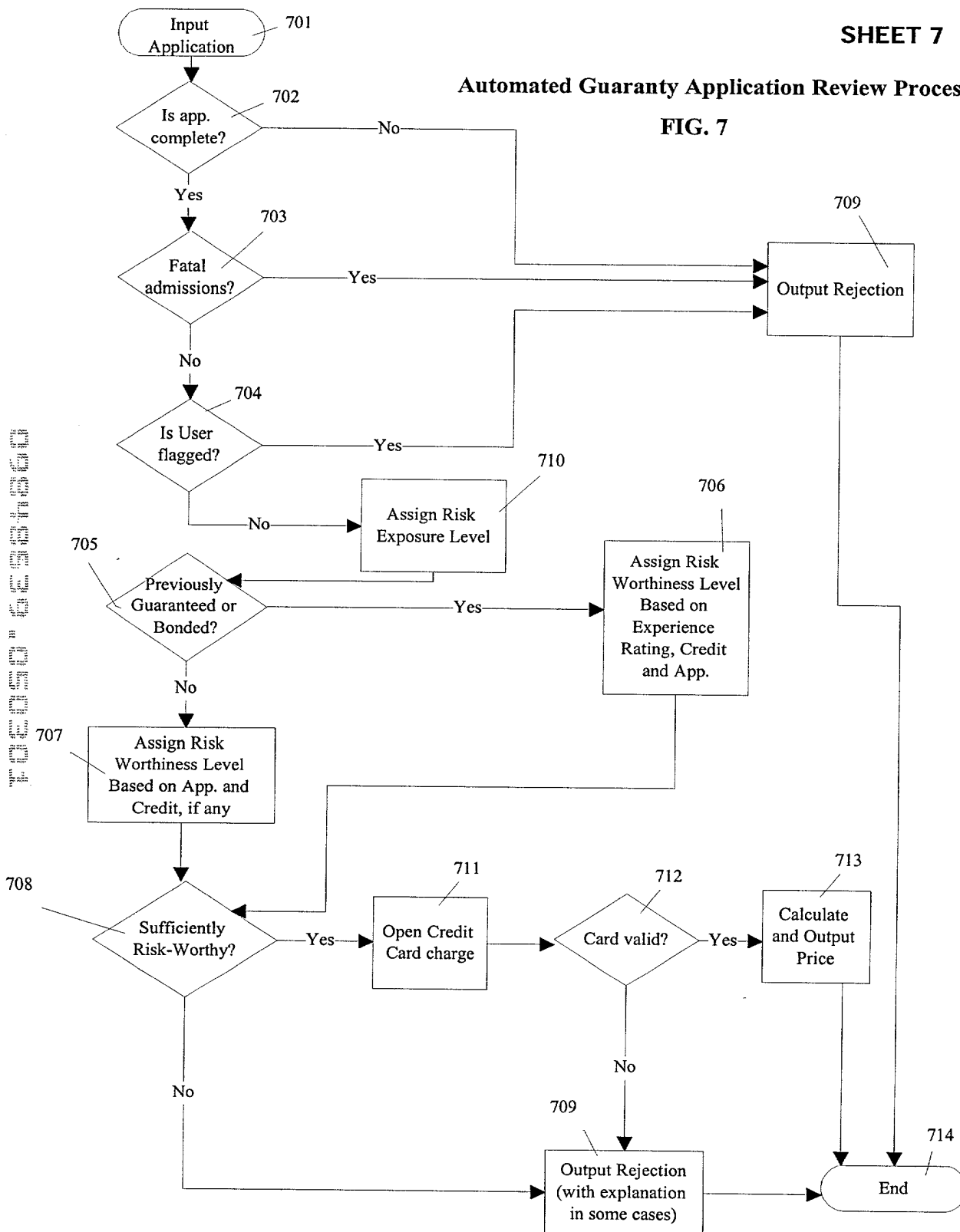
Automated Bond Application Review Process

FIG. 6



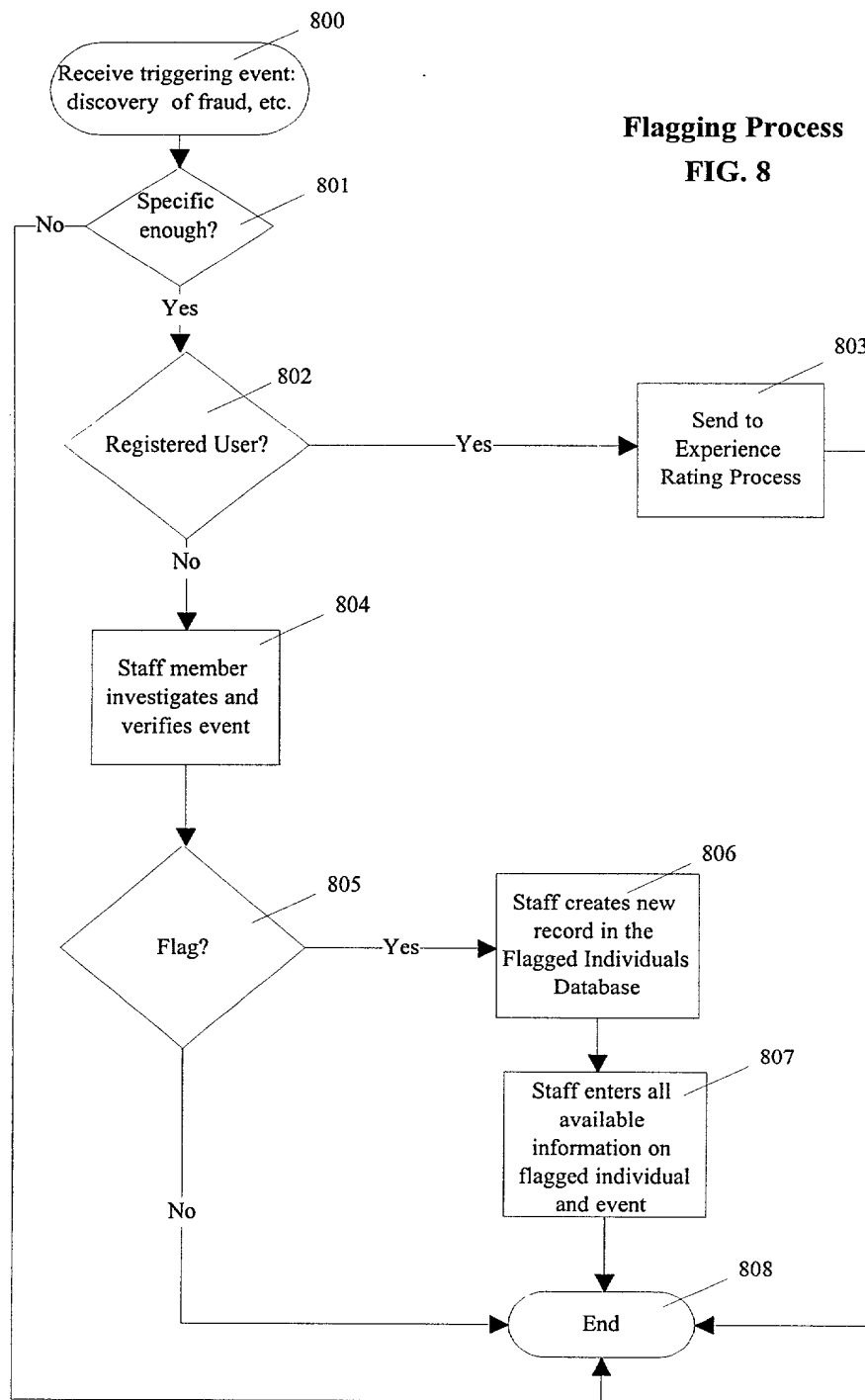
Automated Guaranty Application Review Process

FIG. 7

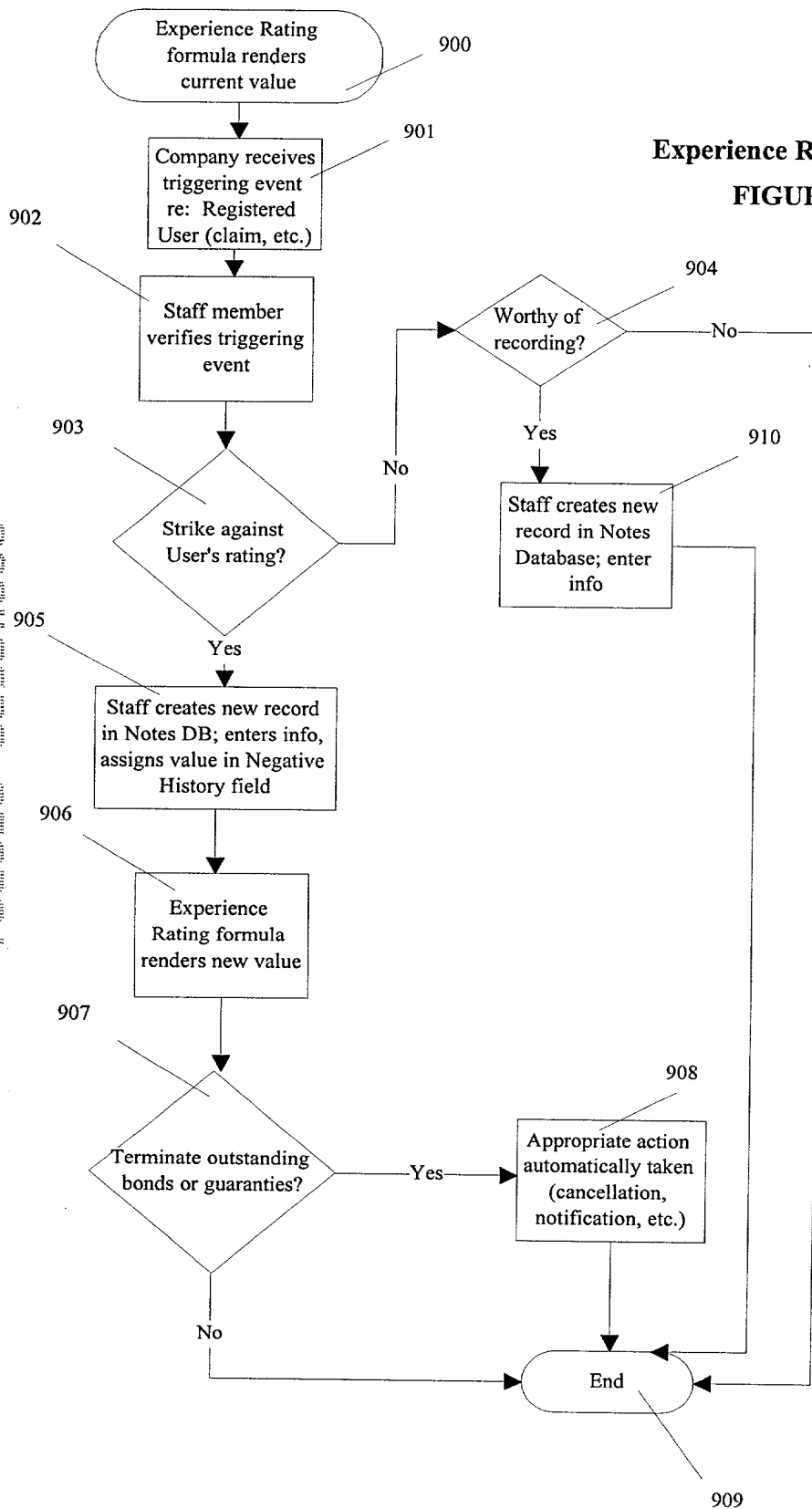


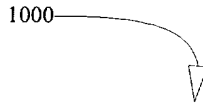
Flagging Process

FIG. 8



Experience Rating Process
FIGURE 9





Guaranty Verification and Activation Page

Welcome to [Company]

This page certifies that the following sale is guaranteed under the [Company] electronic guaranty program. Please verify that the page you are viewing is being hosted on the [Company] site, at www.company.com, and that the auction you wish to bid on is the auction identified below.

Auction Site: eBay

Auction #: 11987566

Seller: JohnDoe

Guaranty #: JH16j94

1001

[Reproduction of
Seal]

1002

[Banner Ad]

Guaranty valid for bids placed on: Monday, 3/8/02

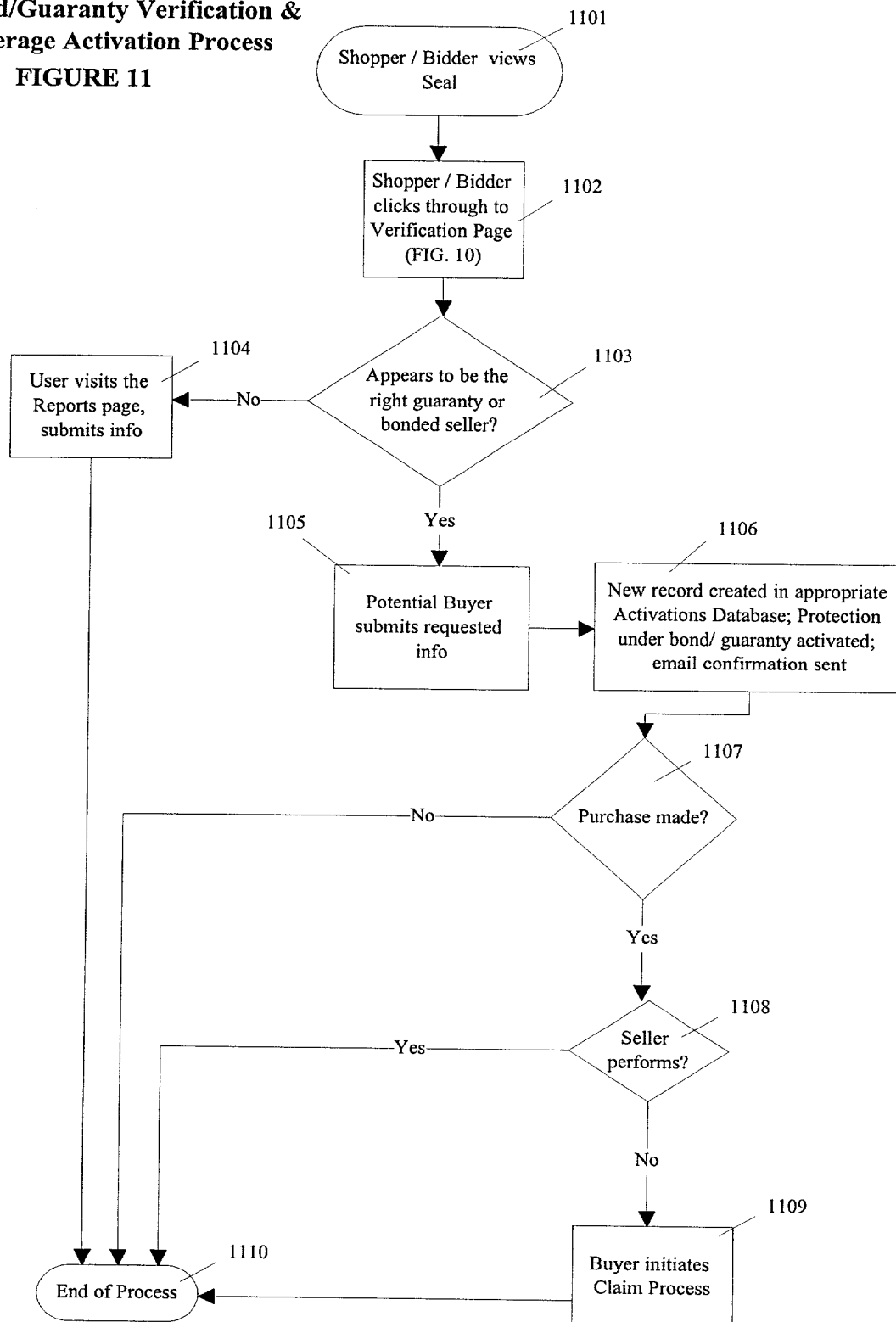
To activate coverage for your purchase under this guaranty, please enter the URL of the web page where the guaranty seal is being displayed by this seller:

Then provide your email address:

Upon submission of the requested information, you will receive a confirmation email which will include information which you must submit if you wish to file a claim under this guaranty. Therefore, be sure to keep the confirmation email as proof of your coverage activation.

SUBMIT

11987566 JH16j94

**Bond/Guaranty Verification &
Coverage Activation Process****FIGURE 11**

Bond/Guaranty Claim Process
FIGURE 12A

SHEET 12

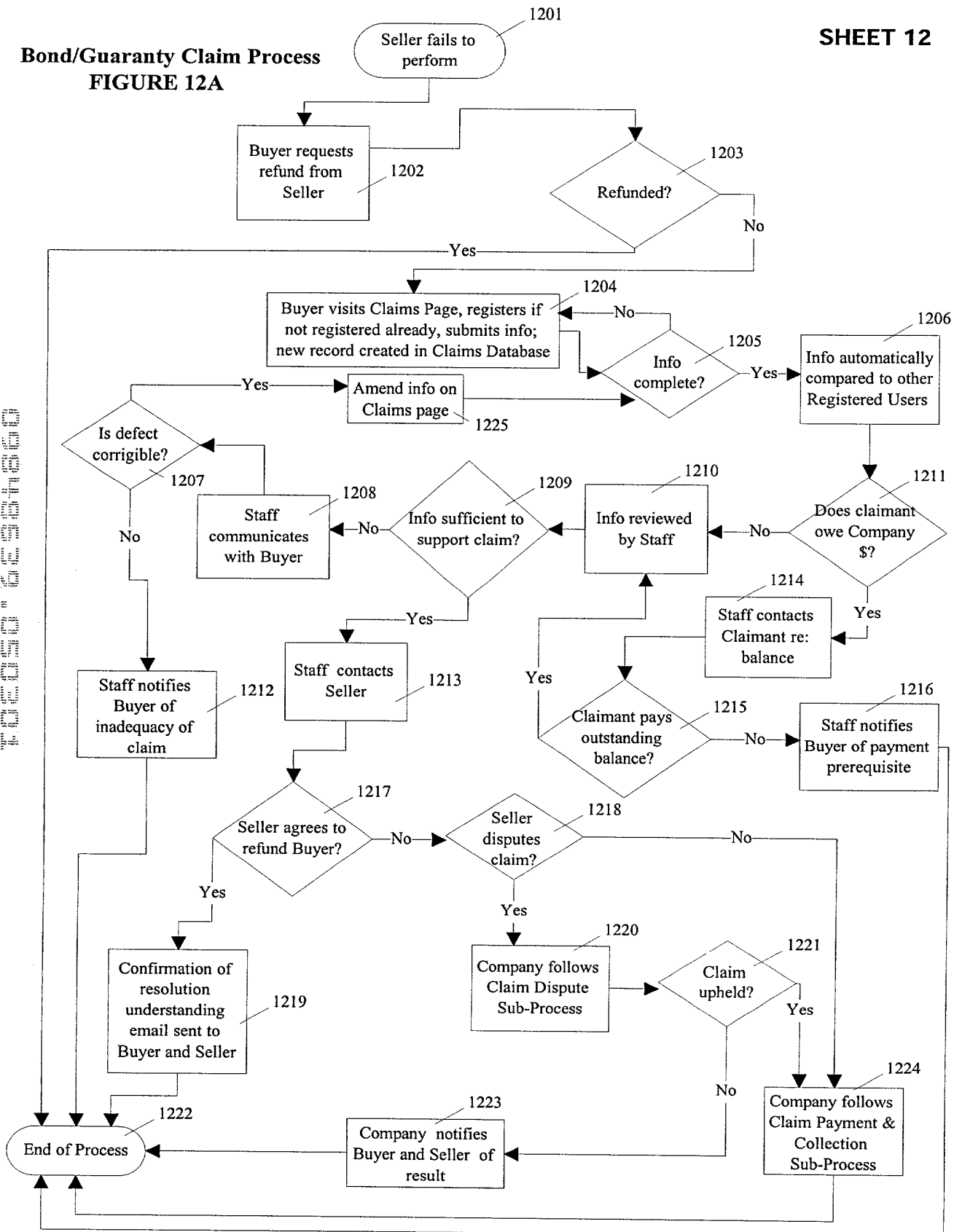
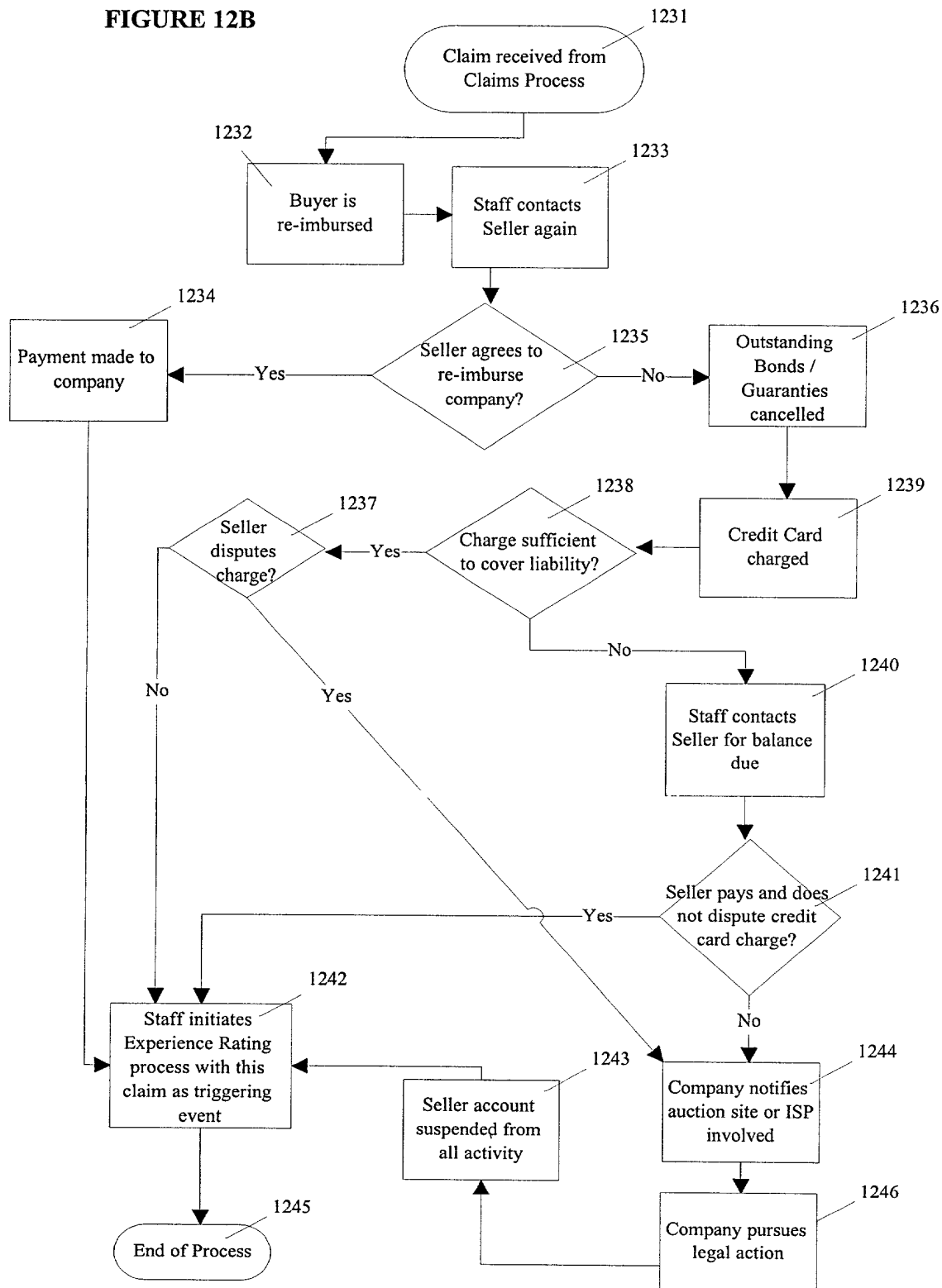
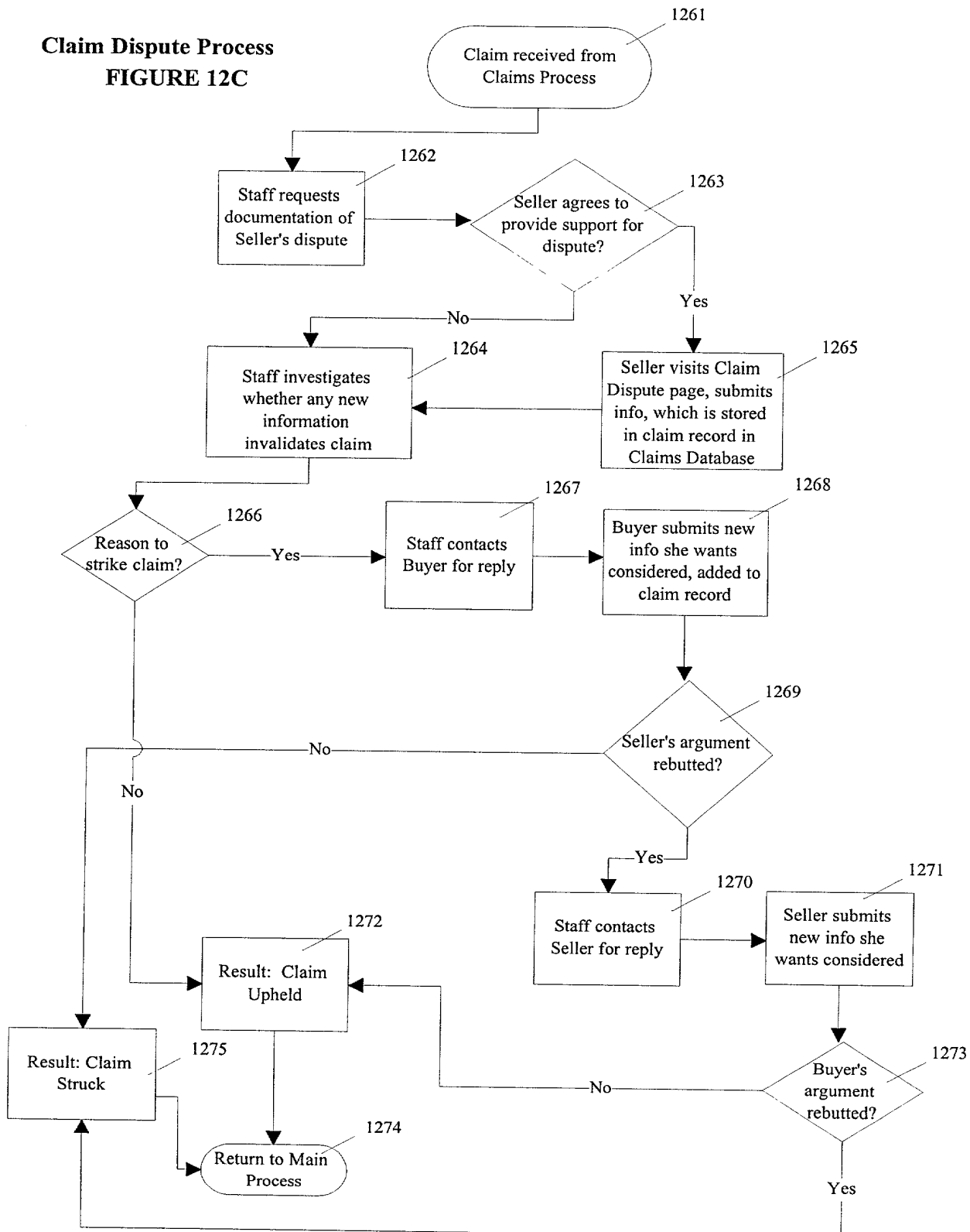


FIGURE 12B



Claim Dispute Process
FIGURE 12C



Structural Overview of Database Relationships

FIGURE 13

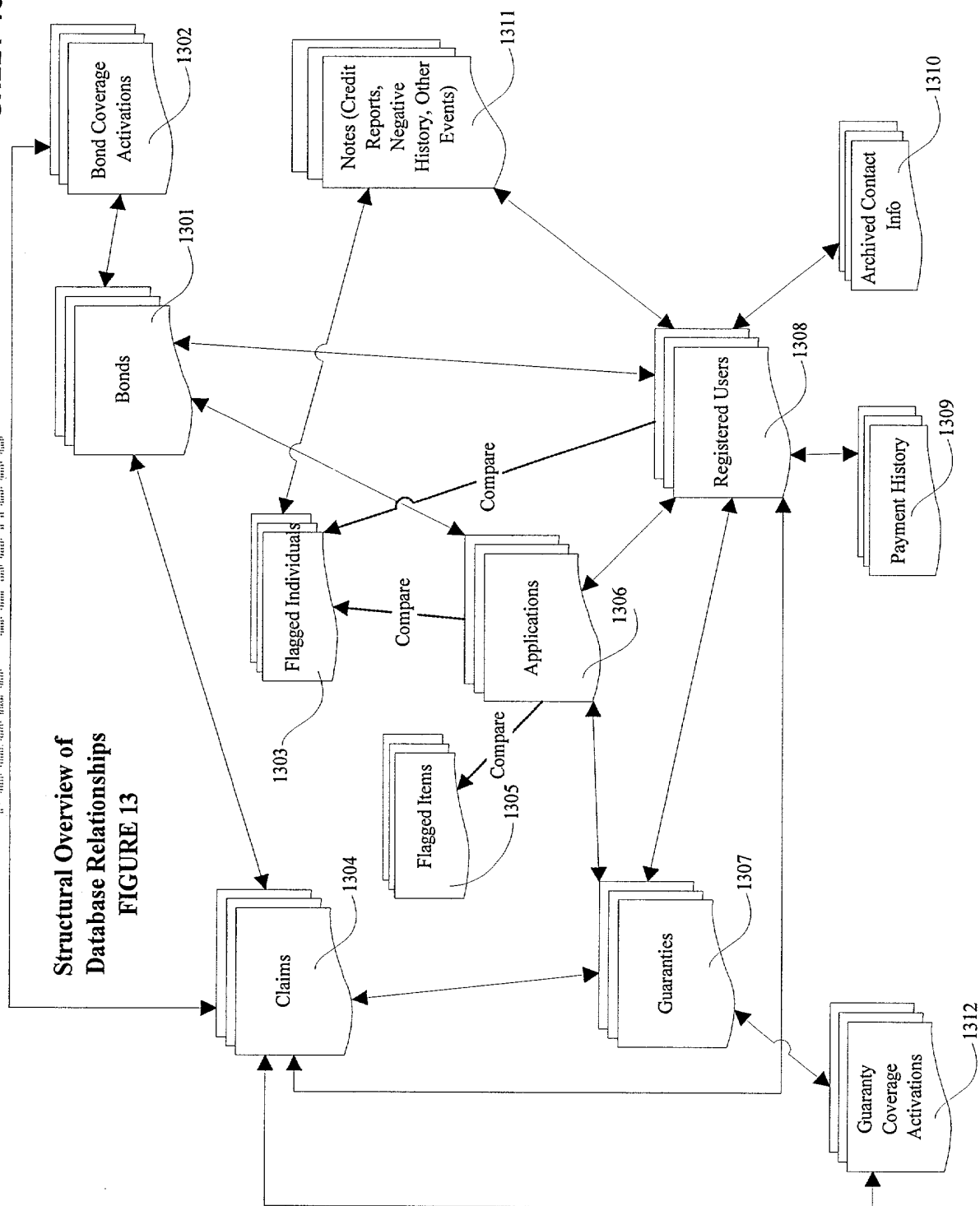


FIGURE 14A

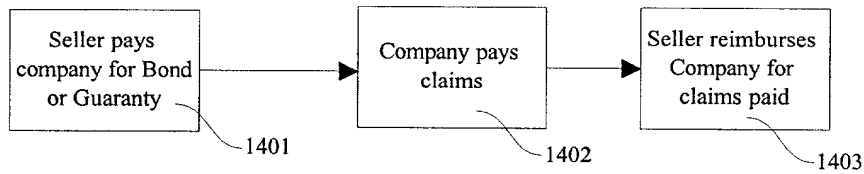


FIGURE 14B

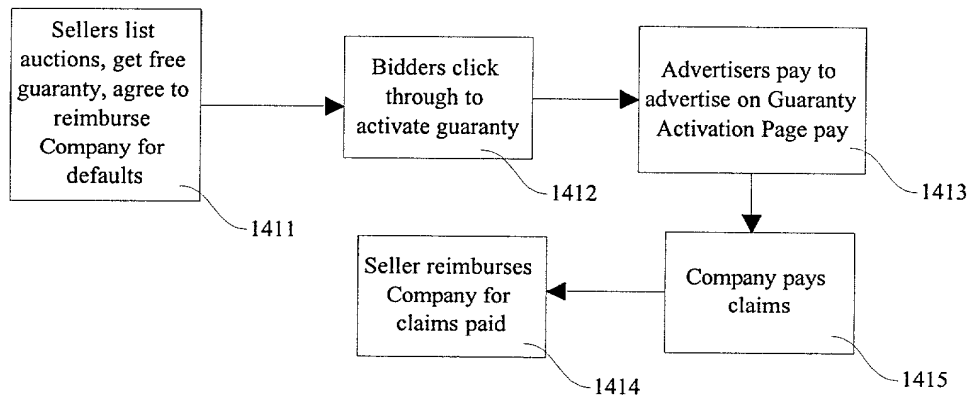


FIGURE 14C

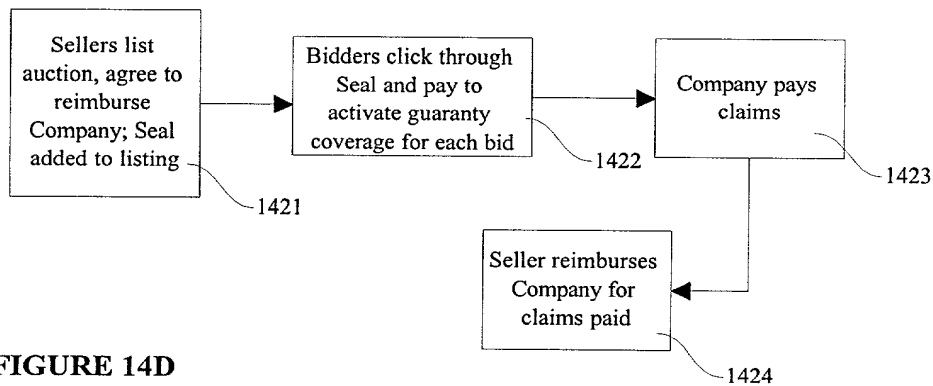
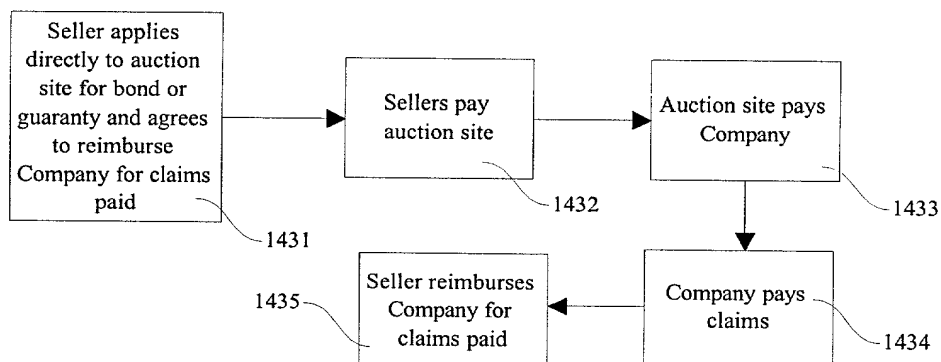
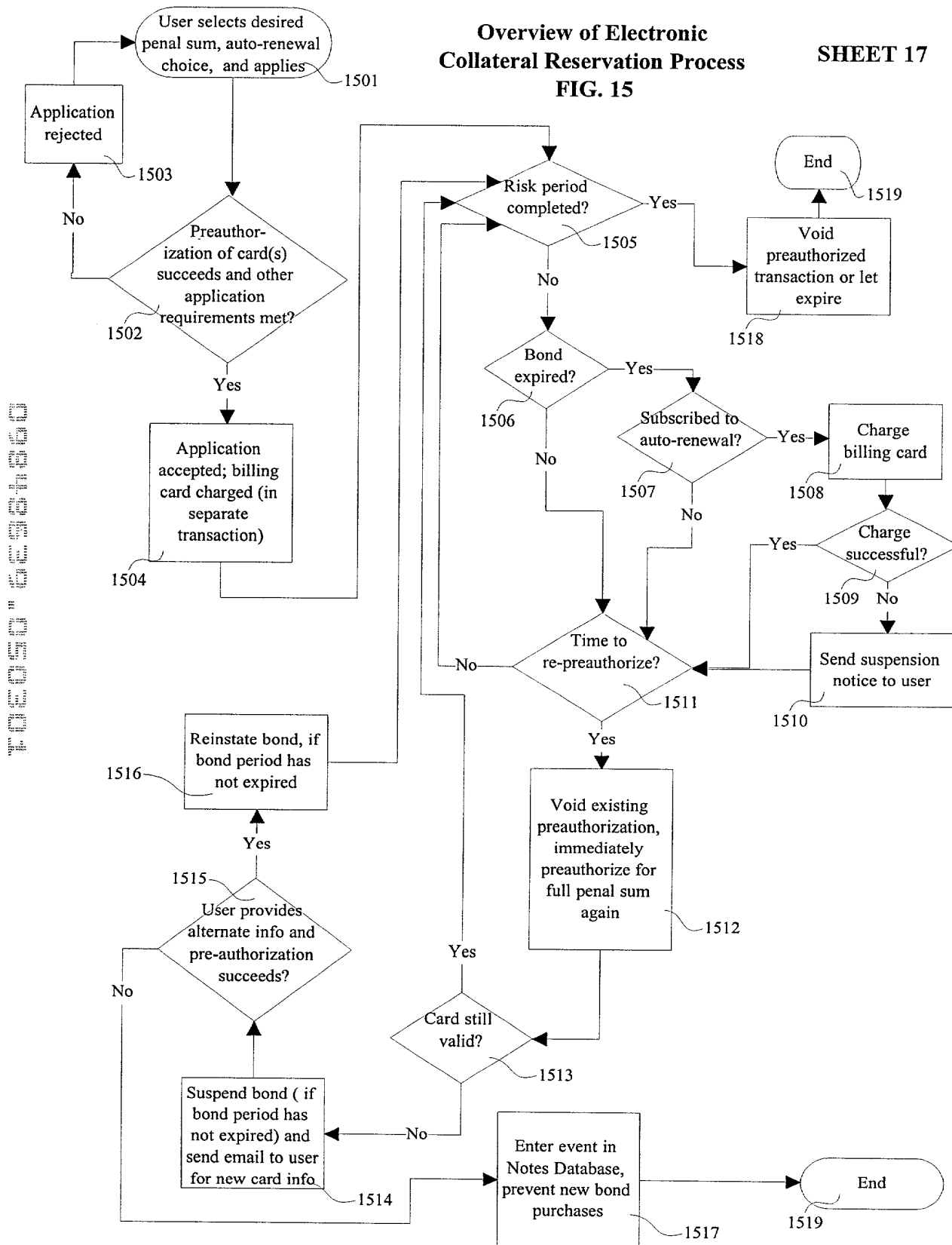


FIGURE 14D



**Overview of Electronic
Collateral Reservation Process
FIG. 15**

SHEET 17



Example Timelines
FIG. 16A

SHEET 18

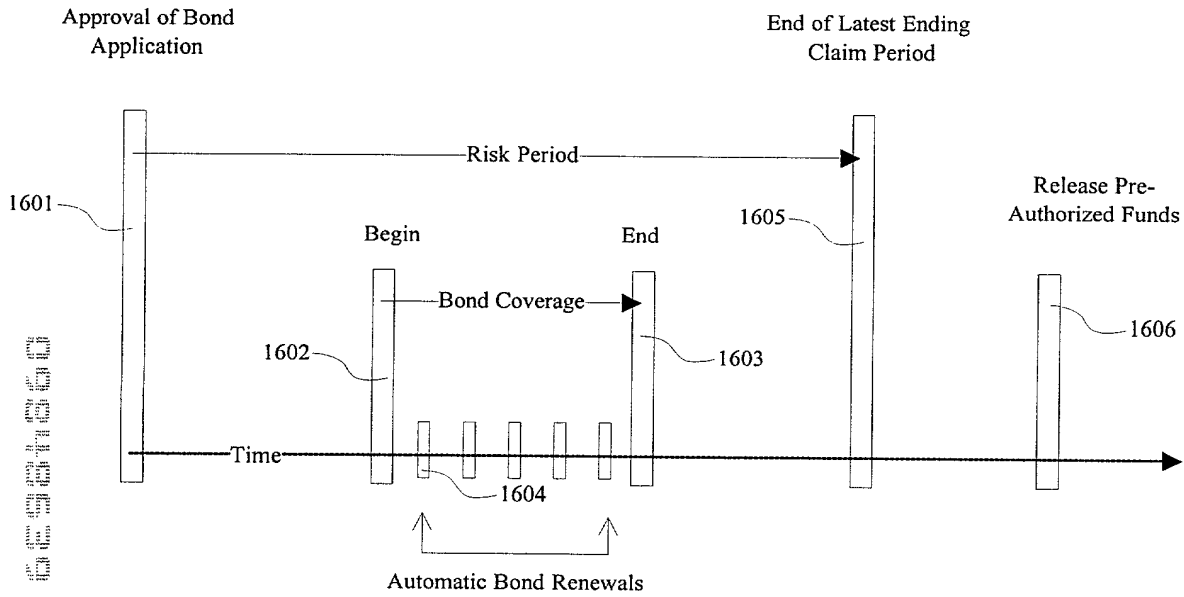


FIG. 16B

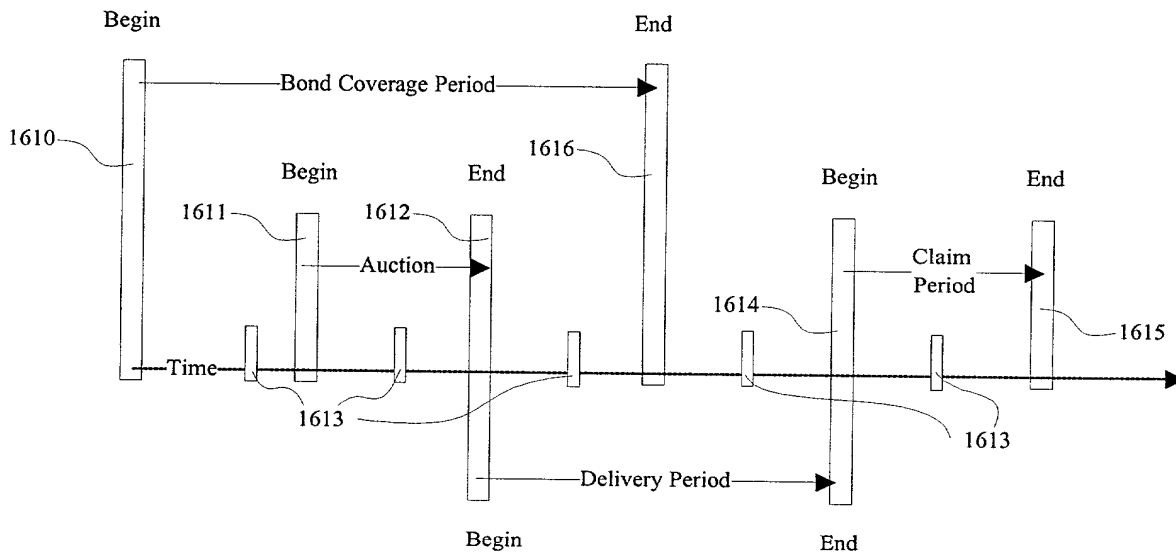


FIGURE 17A
Database Relationships between
Bond/Guaranty Company and
Third Party Auction Site

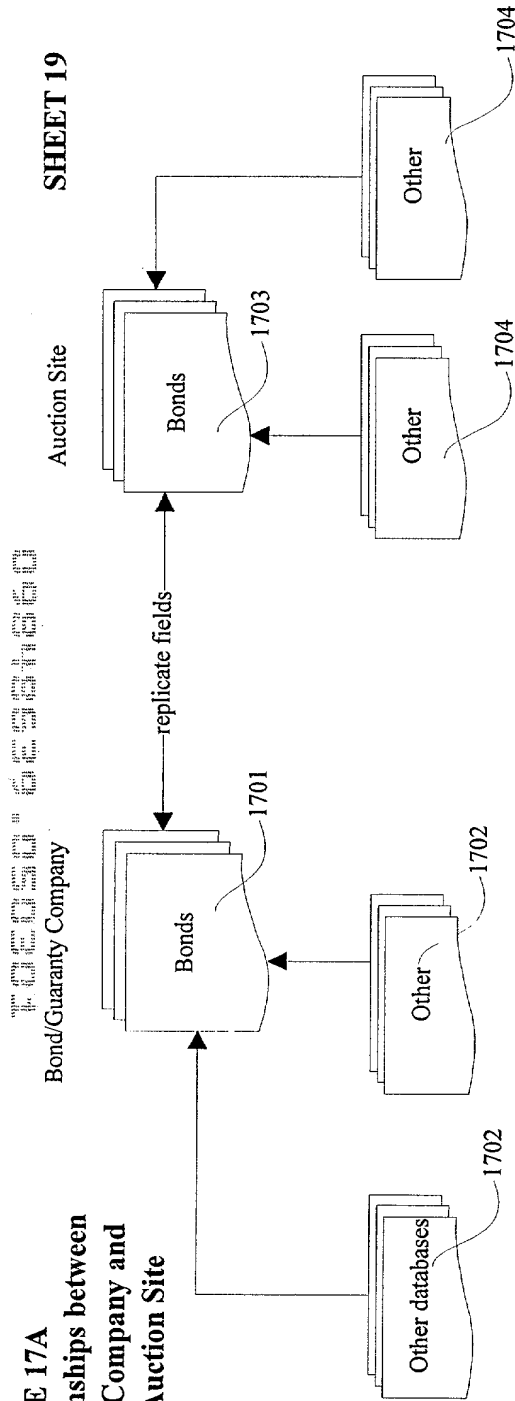


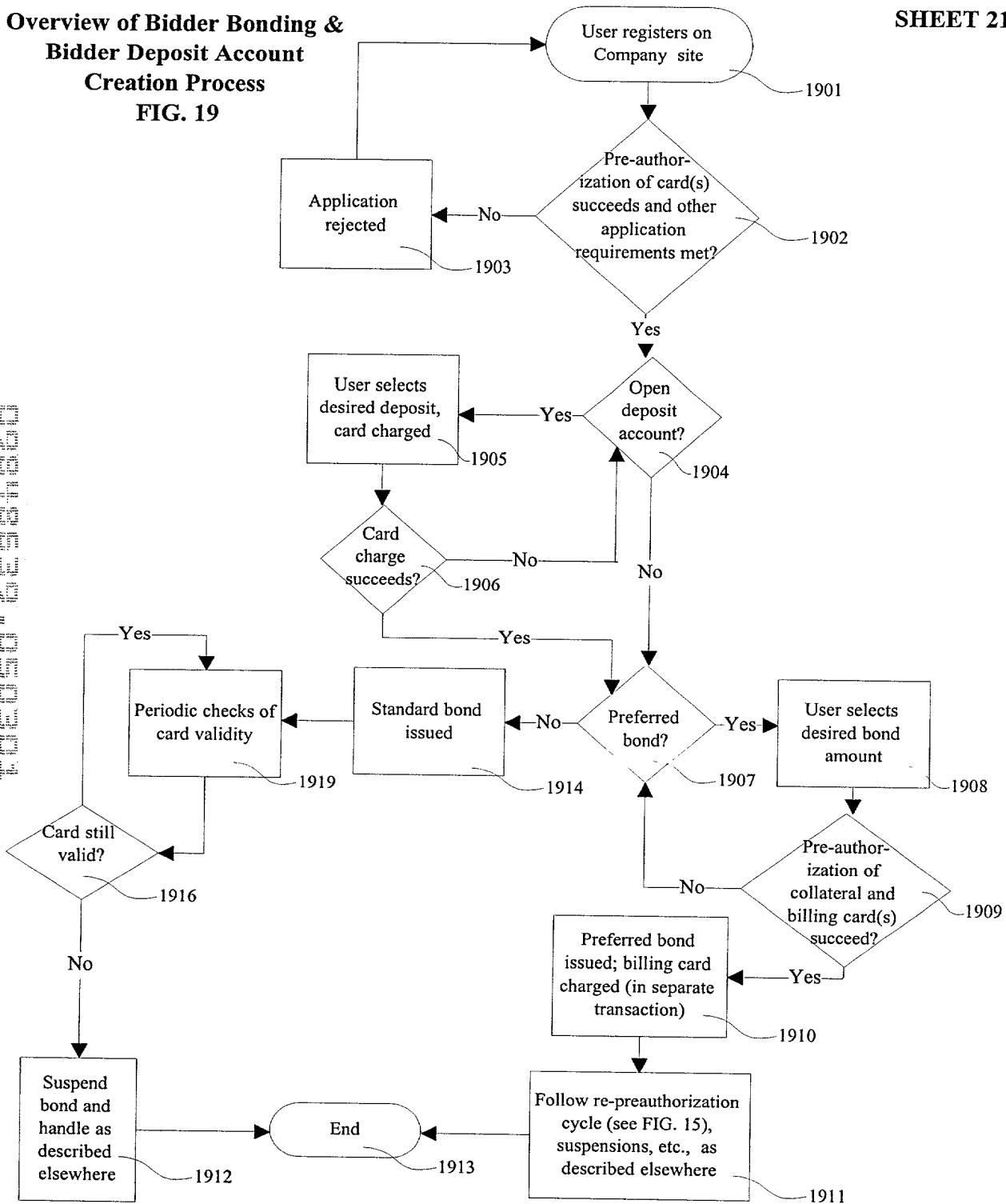


FIGURE 17B
Sample Excerpt from Third Party
Auction Site

[Auction Site Name]	
Auction Title: 1891 Morgan Dollar NGC Proof 65	
Currently	\$200.00 (reserve met)
Quantity	1
Time left	8 days, 11 hours +
Started	Mar-02-03 05:50:52 PST
Ends	Mar-12-03 05:50:52 PST
Seller (Rating)	JoeSeller (180) 
Current high bidder (Rating)	BillBuyer (77) 
Shipping	UPS, FedEx
Description:	<div>Bonded: \$4690.00</div> <div>Wonderful coin. Buy it before it's gone!</div>

**Overview of Bidder Bonding &
Bidder Deposit Account
Creation Process**
FIG. 19

SHEET 21



Summary of Exchange and Default Scenarios

FIG. 20

SHEET 22

